B1 (Official Form				Filed 08/14/15			4/15 10:59:45	Desc N	<i>M</i> ain	
	Uni	TEÐ STATES F	Bankrup	TCY <b>Document</b>	Page	1 of 9	VOLI	INTARY PET	ITION	
Name of Debtor	(if individual, enter L av , Shaha	ast, First, Mid	dle):	(xn)	Name of	Joint Debt	or (Spouse) (Last, First,	Middle):		
All Other Names	used by the Debtor ir	the last year	irs (	rue N	All Othe	r Names us	ed by the Joint Debtor in	the last 8 year	rs	$\dashv$
(include married, maiden, and trade names):				(include married, maiden, and trade names):						
	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):					
	Debtor (No. and Stre		state):		Street Address of Joint Debtor (No. and Street, City, and State)					
1456 N. Sedgwick Chicap II lede 10 ZIP CODE				UNITED STATES BANKRUPTOY COURT NORTHERN DISTRICT OF ILLINOIS						
Unicas	Disc wa			ZIP CODE	ALIC					
	nce or of the Principa				į	County of Residence or of the Principal Place of Business				
Mailing Address of Debtor (if different from street address):				Mailing .	Mailing Address of Joint Debtor (in Editary from Street address DT, CLERK PS REP CA				K	
	N 14			ZIP CODE			/ 1	_	ZIP CODE	
Location of Princ	ipal Assets of Busines	ss Debtor (if d	ifferent fi	rom street address above	:					
	Type of Debtor			Nature o	Business		Chapter of Ba		ZIP CODE le Under Which	
	(Form of Organization (Check one box.)	,		(Check one box.)			the Petitio	n is Filed (Che	eck one box.)	
	includes Joint Debtors			Health Care Bu Single Asset Re		lefined in	Chapter 7 Chapter 9		oter 15 Petition for ognition of a Foreign	
	D on page 2 of this for (includes LLC and L			11 U.S.C. § 101 Railroad	(51B)		Chapter 11 Chapter 12	Mair	Proceeding oter 15 Petition for	
☐ Partnership	btor is not one of the	,	ah a ah	Stockbroker	s .		Chapter 13	Reco	gnition of a Foreign	
	I state type of entity be		, спеск	Clearing Bank	ker			Non	main Proceeding	
	Chapter 15 Debto	rs		Tax-Exen				Nature of Deb	ts	$\dashv$
Country of debtor	's center of main inter	rests:		(Check box,	f applicable.	)	Debts are primari	Check one box	i.) Debts are	
Fach country in a	thich a foreign process	ding by rozar	ding or	Debtor is a tax-o			debts, defined in	H U.S.C.	primarily	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:  under title 26 of the International Code (the International Code)					§ 101(8) as "incu individual primar		business debts.			
							personal, family, household purpos			
	Filing Fee	e (Check one b	oox.)	1	Chapter 11 Debtors					
☐ Full Filing F	Rec attached.				Det	Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
						Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Deb	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
Filing Fee w	aiver requested (appli	icable to chap	ter 7 indi	viduals only). Must	insi	ders or affil 4/01/16 and	iates) are less than \$2,49 every three years thereo	90,925 (amoun. after)	t subject to adjustmen	ıt
	d application for the c									
					□ Ар	Check all applicable boxes:  A plan is being filed with this petition.				
					Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				,	
Statistical/Admir	istrative Informatio	<u> </u>							THIS SPACE IS FOR COURT USE ONLY	
Debtor	estimates that funds vestimates that, after a ution to unsecured ere	ny exempt pro	ole for dist operty is o	tribution to unsecured creexcluded and administrat	ditors. ve expenses	paid, there	will be no funds availab	le for	COOKI USE ONLI	
Estimated Numbe	r of Creditors				7	r1	[	o Fi		j
<b>7</b> □ 50-99		200-999	1,000-	5,001-	니 0,001-	 25,001-	∐ 50,001- ∦	L LY LY Tato contai	G GANKBUBTAV A	ioi lat
			5,000	10,000	25,000	50,000	100,000	NORMERN	G BANKRUPTÖY ( DISTRIGT OF ILLIN	iği <b>ş</b> "
Estimated Assets								- Aug	i a noar	
\$0 to \$50,0	01 to \$100,001 to	\$500,001	\$1,000	,001 \$10,000,001	50,000,001	\$100,000	,001 \$500,000,001	More than	14 U15	
		to \$1 million	to \$10 million		o \$100 nillion	to \$500 million	to \$1 billion JE	\$1 billion FFRFV P /	IISTEANT A	ı do
Estimated Liabiliti	ies 🔲		П		-	Г		_ PŠ F	LLSTEADT, C	-411
\$0 to \$50,0	01 to \$100,001 to	\$500,001	\$1,000	,001 \$10,000,001	50,000,001	\$100,000	• • •	More than		
\$50,000 \$100,	000 \$500,000	to \$1 million	to \$10 million		o \$100 pillion	to \$500 million	to \$1 billion	\$1 billion		

	1) Case 15-27779 Doc 1 Filed 08/14/15	Entered 08/14/15 10:59:45	Desc Main Page 2	
Voluntary Petit	tion DOCUMENT  be completed and filed in every case.)	Hange 12601 & Shamaray	S. Horgan	
(This page mast	All Prior Bankruptcy Cases Filed Within Last 8		1.)	
Location Where Filed:	K/A	Case Number:	Date Filed:	
Location	N/A	Case Number:	Date Filed:	
Where Filed:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	Uliate of this Debtor (If more than one attach :	additional sheet )	
Name of Debtor		Case Number:	Date Filed:	
District:	/A	Relationship:	Judge:	
<del> </del>		70/1		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice relief under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice relief under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice relief under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice relief under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice relief under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under the petitioner that [he or she] may proceed under t				
		Signature of Attorney for Debtor(s) (	Date)	
No.	Exhibit C is attached and made a part of this petition.  Exhib			
(To be completed	d by every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)		
Exhibit D,	completed and signed by the debtor, is attached and made a part of this	pctition.		
If this is a joint p	petition:			
☐ Exhibit D,	, also completed and signed by the joint debtor, is attached and made a p	part of this petition.		
×	Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	of business, or principal assets in this District	for 180 days immediately	
<i>(</i>				
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)				
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

In roShamazay	Morgani	Case No.
Debtor	J	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Eastonic Hardship;

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Changes May

Date: 8/14/15

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
	)	
Debtor (s)	)	Case No.
2.0002 (c)	)	Chapter
	)	

### List of Creditors

City of Chicago Dep. of Revenue	
Finance	

Case 15-27779 Doc 1 Filed 08/14/15 Entered 08/14/15 10:59:45 Desc Main Document Page 7 of 9

# UNITED STATES BANKRUPTCY COURT

In re Shamazen Morgan	Case No.
Degree 9	Chapter
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorn l, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Shamaroy Morgans Printed Name(s) or Debtor(s)	X Shames May S (415) Signature of Debtor Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing

debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.